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BULLETIN 2010-09

**2011- 2013 Deviated Case Rates for Credit Life and Credit Accident and Health Insurance
Sold by Motor Vehicle Dealers Effective Between January 1, 2011 and December 31, 2013**

TO: All Insurers Writing Credit Life and Credit Accident and Health Insurance in
Massachusetts that is sold by Motor Vehicle Dealers

FROM: Joseph G. Murphy, Commissioner of Insurance

DATE: October 1, 2010

RE: Deviated Case Rates for Credit Life and Credit Accident and Health Insurance
Sold by Motor Vehicle Dealer Effective Between January 1, 2011 and
December 31, 2013

Pursuant to M.G.L. c. 175, s. 117C(b)C(4)(iii), the Commissioner shall review the combined experience of all insurers writing credit life and credit accident and health insurance in Massachusetts for the motor vehicle dealer class of business and compute the deviated case rates for credit life and credit accident and health insurance sold through motor vehicle dealers, for policies issued or renewed between January 1, 2011 through December 31, 2013.

The deviated case rates for 2011-2013 for the motor vehicle dealer class of business remain unchanged for credit life insurance and decreased for credit accident and health insurance. The rates are:

1. Credit Life Insurance - The rates per one thousand dollars of insurance in force per month shall be forty six cents for single life insurance and one hundred and sixty percent of said single life insurance rate for joint life insurance, or seventy four cents.

2. Credit Accident and Health Insurance - The single premium rates for each one hundred dollars of initial indebtedness shall be forty three cents for each of the first four years of the term of coverage, thirty one cents per annum for each of the next three years of the term of coverage and fifteen cents per annum for each year thereafter.

Any questions concerning this Bulletin should be directed to Chet Lewandowski, Health Actuary, at chet.lewandowski@state.ma.us